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## ABSTRACT

In an electronic transaction on the Internet,  
an electronic coupon having pecuniary value  
5 information usable in the electronic transaction and  
owner identification information based on  
information characteristic of an information  
terminal is issued to the information terminal, the  
pecuniary value information and the owner  
10 identification information of the electronic coupon  
are recorded and managed as coupon management  
information in a transfer management memory, and the  
owner identification information in the transfer  
management memory is changed according to a transferee  
15 apparatus of the electronic coupon, whereby a  
settlement in the electronic transaction can be made  
simply and safely.